

AMENDMENTS TO THE CLAIMS

The following listing of claims replaces all prior versions and listings of claims in the above-referenced application:

1 1. (Currently amended) A merchant terminal comprising:
2 a scanner coupled to the merchant terminal for scanning a personal identification
3 document corresponding to a customer requesting a point-of-sale transaction;
4 logic configured to identify customer data from a scanned image of the personal
5 identification document;
6 at least one template corresponding to at least one type of an existing personal
7 identification document, said one template being used to interpret customer data fields;
8 and
9 an interface configured to communicate customer data interpreted from the
10 personal identification document to a host processing element that supports a financial
11 services transaction via the merchant terminal.

1 2. (Cancelled)

1 3. (Previously presented) The merchant terminal of claim 1, wherein the
2 at least one type of personal identification document comprises one of a driver's license,
3 personal identification card, and a passport.

1 4. (Previously presented) The merchant terminal of claim 1, wherein the
2 template is incorporated into the scanner and as such, the scanner comprises a templated
3 scanner configured to automatically determine the type of personal identification
4 document being scanned and identify the various fields of the personal identification
5 document.

1 5. (Cancelled)

1 6. (Original) The merchant terminal of claim 1, wherein the logic
2 configured to identify customer data from the scanned image comprises an optical
3 character recognition (OCR) engine.

1 7. (Original) The merchant terminal of claim 6, wherein the OCR engine
2 is configured to generate a text file containing text from the personal information
3 document.

1 8. (Previously presented) The merchant terminal of claim 7, further
2 comprising logic configured to generate customer data based on a comparison of the text
3 file to the document template corresponding to the personal identification document.

1 9. (Original) The merchant terminal of claim 1, further comprising logic
2 configured to process the point-of-sale transaction using the customer data.

1 10. (Original) The merchant terminal of claim 9, wherein the point-of-sale
2 transaction comprises one of a pre-paid card purchase, a point-of-sale purchase, a pre-
3 paid card acceptance, a credit card acceptance, a debit card acceptance, a card-to-card
4 transaction, and a bill payment.

1 11. (Original) The merchant terminal of claim 1, further comprising logic
2 configured to identify at least one scanning error in the customer data.

1 12. (Original) The merchant terminal of claim 11, wherein the scanning
2 error comprises an optical character recognition error.

1 13. (Original) The merchant terminal of claim 11, further comprising
2 logic configured to enable a user to manually input new customer data to correct the at
3 least one scanning error.

1 14. (Original) The merchant terminal of claim 1, further comprising logic
2 configured to validate the customer data.

1 15. (Previously presented) A method of processing a point-of-sale
2 transaction at a merchant terminal, the method comprising:

3 scanning a personal identification document corresponding to a customer
4 requesting a financial service at a merchant terminal;

5 generating a scanned image of the personal identification document;

6 identifying character data in the scanned image;

7 mapping the character data using a document template to identify types of
8 character data and assigning the character data as values for the identified types of
9 character data to generate customer data; and

10 communicating customer data interpreted from the personal identification
11 document to a host processing element that supports a financial services transaction via
12 the merchant terminal.

1 16. (Previously presented) The method of claim 15, wherein generating a
2 scanned image comprises performing an optical character recognition algorithm.

1 17. (Previously presented) The method of claim 15, further comprising
2 automatically determining a type of document of which the personal identification
3 document comprises.

1 18. (Original) The method of claim 17, wherein the automatically
2 determining the type of document comprises comparing the scanned image to a document
3 template.

1 19. (Original) The method of claim 15, wherein the financial service
2 comprises at least one of a pre-paid card purchase, a point-of-sale purchase, a pre-paid

3 card acceptance, a credit card acceptance, a debit card acceptance, a card-to-card
4 transaction, and a bill payment.

1 20. (Original) The method of claim 15, further comprising identifying at
2 least one scanning error and enabling a user to manually input new customer data to
3 correct the at least one scanning error.

1 21. (Currently amended) A method implemented by a merchant terminal,
2 the method comprising:

3 scanning a personal identification document corresponding to a customer at the
4 merchant terminal;

5 generating customer data from a scanned image of the personal identification
6 document by:

7 using a predefined template which defines a document layout to identify
8 the scanned personal identification document;

9 using the predefined template to identify regions containing text on the
10 personal identification document and definitions attributed to the regions containing text;

11 performing an optical character recognition process on the regions
12 containing text to obtain customer data values;

13 associating the customer data values with the definitions obtained from the
14 template; and

15 populating fields of a displayed form with the customer data values; and

16 communicating customer data interpreted from the personal identification
17 document to support a financial services transaction via the merchant terminal.

1 22. (Currently amended) A financial services system comprising:
2 a scanner configured to generate a digital image of a customer's personal
3 identification document at a merchant terminal;
4 an optical character recognition (OCR) engine for converting the digital image
5 into a text file;

6 logic configured to generate customer data associated with the text file by
7 comparing the text file to a document template of the personal identification document;
8 and

9 an interface configured to communicate customer data interpreted from the
10 personal identification document to a host processing element that supports a financial
11 services transaction via the merchant terminal.

1 23. (Original) The financial services system of claim 22, further
2 comprising a validation module configured to determine at least one OCR error.

1 24. (Original) The financial services system of claim 23, wherein the
2 validation module is further configured to prompt a user to input new customer data
3 corresponding to the at least one OCR error.

1 25. (Currently amended) A point-of-sale merchant terminal comprising:
2 a scanner coupled to a point-of-sale merchant terminal, the scanner operable to
3 scan a customer's personal identification document;
4 a processor operable to:

5 compare the document layout of the scanned personal identification
6 document with a template to identify a document type;

7 identify the various fields of the scanned personal identification
8 document;

9 convert the identified fields to text; and

10 associate the text with types of customer data defined by the template; and
11 an interface configured to communicate customer data interpreted from the
12 personal identification document to a host processing element that supports a financial
13 services transaction via the merchant terminal.

1 26. (Original) The point-of-sale merchant terminal of claim 25, further
2 comprising means for providing a financial service based on the identified customer data.

